

1 ARIZONA DEPARTMENT OF FINANCIAL INSTITUTIONS

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3 In the Matter of the Mortgage Broker License of:

4 **Ziba Ghaffari DBA Countywide Mortgage &**  
5 **Processing by Ziba Ghaffari**  
6 15407 E. Mustang Drive  
Fountain Hills, AZ 85268

**NOTICE OF LICENSE EXPIRATION**

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8 The Superintendent of Financial Institutions for the State of Arizona, (the "Superintendent"),  
9 finds, pursuant to Arizona Revised Statutes ("A.R.S.") Section 6-904(B), that mortgage broker license  
10 #0906560 for Ziba Ghaffari DBA Countywide Mortgage & Processing by Ziba Ghaffari, is expired.  
11 Specifically, A.R.S. § 6-904(B) states, "A licensee shall pay the renewal fee on or before September  
12 30. Licenses not renewed by September 30 are suspended and the licensee shall not act as a mortgage  
13 broker until the license is renewed or a new license is issued pursuant to this article. A person may  
14 renew a suspended license by paying the renewal fee plus twenty-five dollars for each day after  
15 September 30 that a license renewal fee is not received by the Superintendent and making application  
16 for renewal as prescribed by the Superintendent. Licenses which are not renewed by October 31  
17 expire. A license shall not be granted to the holder of an expired license except as provided in this  
18 article for the issuance of an original license." Ziba Ghaffari DBA Countywide Mortgage &  
19 Processing by Ziba Ghaffari did not renew its license by October 31.

20 Pursuant to A.R.S. § 6-903(A), "A person shall not act as a mortgage broker if he is not  
21 licensed under this article." Ziba Ghaffari DBA Countywide Mortgage & Processing by Ziba Ghaffari  
22 may not transact business in Arizona as a mortgage broker until such time that Ziba Ghaffari DBA  
23 Countywide Mortgage & Processing by Ziba Ghaffari is licensed. Transacting business as a mortgage  
24 broker without a license is a violation of statutes and subject to administrative action by the  
25 Superintendent. Pursuant to A.R.S. § 6-132, the Superintendent may assess a civil money penalty of  
26 up to five thousand dollars (\$5,000.00) per day per violation.

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1 DATED this 4 day of December, 2008.

2 Felecia A. Rotellini  
3 Superintendent of Financial Institutions

4 By: Robert D. Charlton  
5 Robert D. Charlton  
6 Assistant Superintendent of Financial Institutions

7 ORIGINAL OF THE NOTICE OF LICENSE EXPIRATION filed this

8 4th day of December, 2008  
9 in the office of:

10 Felecia A. Rotellini  
11 Superintendent of Financial Institutions  
12 Arizona Department of Financial Institutions  
13 Attn: Susan Longo  
14 2910 N. 44th Street, Suite 310  
15 Phoenix, AZ 85018

16 COPY of the foregoing mailed/delivered same date to:

17 Ziba Ghaffari  
18 DBA Countywide Mortgage & Processing by Ziba Ghaffari  
19 15407 E. Mustang Drive  
20 Fountain Hills, AZ 85268

21 By: Naomi Barty  
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